

Appl. No. 09/927,462

Amendment Responsive to Office Action of June 2, 2004

AMENDMENTS TO THE CLAIMS:

Please amend claims 50 and 54 and add new claims 59-90 as set forth below. This listing of claims will replace all prior versions, and listings, of claims in the application:

Claims 1-49 (canceled).

Claim 50 (currently amended). A method for distributing a reward, comprising:

associating a tag with an individual account, a financial institution and at least one organization, wherein the tagholder is the holder of the individual account, wherein further the financial institution comprises one or more host computers, wherein further the host computer aggregates tag usage and calculates a first reward based on aggregate tag usage, wherein tag usage comprises aggregating purchase amounts for purchases of at least one of goods or services from a plurality of merchants when the tag is presented to the merchant at time of purchase;

attributing the first reward to the individual account;

attributing [[the]] a second reward to a collective account associated with the at least one organization, wherein the at least one organization comprises at least one of a business organization, a trade organization, a political party, a religious organization, an athletic organization, a professional society, an educational organization, a charitable organization, a fund-raising organization, and a governmental organization, or combinations thereof; and

distributing the first reward to the tagholder upon demand by the tagholder to the financial institution.

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Claim 51 (previously presented). The method of claim 50, further comprising:

associating the tag with at least one prefunded account, wherein the
prefunded account has a balance;
maintaining at least one of the prefunded accounts; and
debiting the balance of at least one of the prefunded accounts in an amount
related to tag usage.

Claim 52 (previously presented). The method of claim 51, further comprising
replenishing the prefunded account balance with funds from the individual account associated
with the tag upon fulfillment of some predetermined condition.

Claim 53 (previously presented). The method of claim 51, wherein the individual
account is associated with at least one loyalty program, wherein further the tagholder earns a
third reward based on the tagholder's participation in the loyalty programs.

Claim 54 (currently amended). An automated, computer-based method for distributing
rewards to an individual account and a collective account comprising:

maintaining a prefunded first account that is associated with at least one
tag, wherein the prefunded first account has an account balance, wherein further
the tag is associated with the tagholder, a financial institution and at least one
organization, wherein further the financial institution comprises one or more host
computers, wherein further the host computer aggregates tag usage and calculates
a first reward based on aggregate tag usage, wherein tag usage comprises funding
purchases for at least one of goods or services from a plurality of merchants with

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the prefunded account when the tag is presented to the merchant at time of payment for the purchases;

associating the prefunded first account with a second account;

attributing the first reward to the second account;

attributing [[the]] a second reward to a collective account associated with the at least one organization, wherein the at least one organization comprises at least one of a business organization, a trade organization, a political party, a religious organization, an athletic organization, a professional society, an educational organization, a charitable organization, a fund-raising organization, and a governmental organization, or combinations thereof; and

distributing the first reward to the tagholder upon demand by the tagholder.

Claims 55-56 (canceled).

Claim 57 (previously presented). The method of claim 50, wherein the second reward is calculated based on aggregate tag usage.

Claim 58 (previously presented). The method of claim 54, wherein the second reward is calculated based on aggregate tag usage.

Claim 59 (new). The method of claim 50, wherein the tag is branded with a symbol, name and/or colors generally associated with the at least one organization.

Claim 60 (new). The method of claim 50, wherein the tag comprises a sound generating device.

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Claim 61 (new). The method of claim 60, wherein the sound generating device generates a programmed sound generally associated with the organization.

Claim 62 (new). The method of claim 50, wherein one or both of the first and second rewards comprise cash, airline miles, reward points, services, goods, rebates, up front payments, statement credit, discounts or combinations thereof.

Claim 63 (new). The method of claim 50, wherein the tagholder selects the organization.

Claim 64 (new). The method of claim 50, wherein the tagholder earns a fourth reward from the issuer of the individual account based on individual account usage.

Claim 65 (new). The method of claim 50, wherein the tag comprises an LED controllable via the tagholder.

Claim 66 (new). The method of claim 50, wherein the tag comprises an LCD controllable via the tagholder.

Claim 67 (new). The method of claim 50, wherein the tag comprises at least one communication port allowing the tag to communicate with other devices.

Claim 68 (new). The method of claim 50, wherein the tag comprises a microprocessor.

Claim 69 (new). The method of claim 50, wherein the tag comprises a transmitter.

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Claim 70 (new). The method of claim 50, wherein the tag further comprises at least one of a smart card, a plastic card, a bar coded sticker, a transponder readable by a reader/antenna, or combinations thereof.

Claim 71 (new). The method of claim 70, wherein the tag operates in half duplex mode.

Claim 72 (new). The method of claim 70, wherein the tag operates in full duplex mode.

Claim 73 (new). The method of claim 50, wherein the individual account comprises a credit account, a debit account or a stored value account.

Claim 74 (new). The method of claim 50, wherein the tagholder makes the demand substantially upon association of the tag with the individual account.

Claim 75 (new). The method of claim 74, wherein the demand comprises automatic distribution of the first reward to the individual account substantially upon tag usage.

Claim 76 (new). The method of claim 74, wherein the demand comprises automatic periodical distribution of the first reward to the individual account.

Claim 77 (new). The method of claim 54, wherein the tag is branded with a symbol, name and/or colors generally associated with the at least one organization.

Claim 78 (new). The method of claim 54, wherein the tag comprises a sound generating device.

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Claim 79 (new). The method of claim 78, wherein the sound generating device generates a programmed sound generally associated with the organization.

Claim 80 (new). The method of claim 54, wherein one or both of the first and second rewards comprise cash, airline miles, reward points, services, goods, rebates, up front payments, statement credit, discounts or combinations thereof.

Claim 81 (new). The method of claim 54, wherein the tagholder selects the organization.

Claim 82 (new). The method of claim 54, wherein the tagholder earns a third reward from the issuer of the second account based on second account usage.

Claim 83 (new). The method of claim 54, wherein the tag comprises an LED controllable via the tagholder.

Claim 84 (new). The method of claim 54, wherein the tag comprises an LCD controllable via the tagholder.

Claim 85 (new). The method of claim 54, wherein the tag comprises at least one communication port allowing the tag to communicate with other devices.

Claim 86 (new). The method of claim 54, wherein the tag comprises a microprocessor.

Claim 87 (new). The method of claim 54, wherein the tag comprises a transmitter.

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Claim 88 (new). The method of claim 54, wherein the tag further comprises at least one of a smart card, a plastic card, a bar coded sticker, a transponder readable by a reader/antenna, or combinations thereof.

Claim 89 (new). The method of claim 88, wherein the tag operates in half duplex mode.

Claim 90 (new). The method of claim 89, wherein the tag operates in full duplex mode.